

Information to identify the case:

Debtor 1	Jason A Clough	Social Security number or ITIN	xxx-xx-4756
	First Name Middle Name Last Name	EIN	__-____
Debtor 2	Paige M Hemsley	Social Security number or ITIN	xxx-xx-0651
(Spouse, if filing)	First Name Middle Name Last Name	EIN	__-____

United States Bankruptcy Court **District of Utah**
Case number: **23-23469 KRA** Date case filed for chapter 7: **8/15/23**

Official Form 309A (For Individuals or Joint Debtors)

Notice of Chapter 7 Bankruptcy Case -- No Proof of Claim Deadline

10/20

For the debtors listed above, a case has been filed under chapter 7 of the Bankruptcy Code. An order for relief has been entered.

This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read both pages carefully.

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors or the debtors' property. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

The debtors are seeking a discharge. Creditors who assert that the debtors are not entitled to a discharge of any debts or who want to have a particular debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office within the deadlines specified in this notice. (See line 9 for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at <https://pacer.uscourts.gov>) or by calling the Voice Case Information System (VCIS) at 1-866-222-8029.

The staff of the bankruptcy clerk's office cannot give legal advice.

To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.

Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.

	About Debtor 1:	About Debtor 2:
1. Debtor's full name	Jason A Clough	Paige M Hemsley
2. All other names used in the last 8 years		
3. Address	4002 Madison Ave, Apt #11 Ogden, UT 84403	4002 Madison Ave, Apt #11 Ogden, UT 84403
4. Debtor's attorney Name and address	Derek B. Beutler Beutler Law 1218 West South Jordan Parkway Suite C South Jordan, UT 84095	Contact phone 801-657-5040 Email: jennelle@beutler-law.com
5. Bankruptcy trustee Name and address	Philip G. Jones tr 1215 South Main Street Orem, UT 84058	Contact phone (801) 358-7968 Email: trustee@theo7.com

Debtor **Jason A Clough** and **Paige M Hemsley**

Case number **23-23469**

6. Bankruptcy clerk's office	United States Bankruptcy Court District of Utah 350 South Main #301 Salt Lake City, UT 84101 Clerk of Court: David A. Sime	Hours open: 8:00 AM to 4:30 PM, Monday – Friday Contact phone: (801) 524-6687 Website: www.utb.uscourts.gov
7. Meeting of creditors	<p>The meeting may be continued or adjourned to a later date.</p> <p>All individual debtor(s) must provide picture identification and proof of social security number to the trustee. Failure to do so may result in your case being dismissed.</p> <p>For additional meeting information go to https://www.justice.gov/ust/moc</p>	<p>Meeting to be held on: September 12, 2023 at 10:30 AM</p> <p>Location: The meeting is by Zoom. Go to Zoom.us, Click on JOIN or call 1 (385) 363-3817, Enter Meeting ID 373 348 2031, and Passcode 7158741279</p>
8. Presumption of abuse	<p>The presumption of abuse does not arise.</p> <p>If the presumption of abuse arises, you may have the right to file a motion to dismiss the case under 11 U.S.C. § 707(b). Debtors may rebut the presumption by showing special circumstances.</p>	
9. Deadlines	<p>The bankruptcy clerk's office must receive these documents and any required filing fee by the following deadlines.</p> <p>File by the deadline to object to discharge or to challenge whether certain debts are dischargeable:</p> <p>You must file a complaint:</p> <ul style="list-style-type: none">• if you assert that the debtor is not entitled to receive a discharge of any debts under any of the subdivisions of 11 U.S.C. § 727(a)(2) through (7), or• if you want to have a debt excepted from discharge under 11 U.S.C § 523(a)(2), (4), or (6). <p>You must file a motion:</p> <ul style="list-style-type: none">• if you assert that the discharge should be denied under § 727(a)(8) or (9). <p>Deadline to object to exemptions:</p> <p>The law permits debtors to keep certain property as exempt. If you believe that the law does not authorize an exemption claimed, you may file an objection.</p>	<p>Filing deadline: 11/13/23</p> <p>Filing deadline: 30 days after the <i>conclusion</i> of the meeting of creditors</p>
10. Proof of claim	<p>No property appears to be available to pay creditors. Therefore, please do not file a proof of claim now. If it later appears that assets are available to pay creditors, the clerk will send you another notice telling you that you may file a proof of claim and stating the deadline.</p> <p>Please do not file a proof of claim unless you receive a notice to do so.</p>	
11. Creditors with a foreign address	<p>If you are a creditor receiving a notice mailed to a foreign address, you may file a motion asking the court to extend the deadlines in this notice. Consult an attorney familiar with United States bankruptcy law if you have any questions about your rights in this case.</p>	
12. Exempt property	<p>The law allows debtors to keep certain property as exempt. Fully exempt property will not be sold and distributed to creditors. Debtors must file a list of property claimed as exempt. You may inspect that list at the bankruptcy clerk's office or online at https://pacer.uscourts.gov. If you believe that the law does not authorize an exemption that the debtors claim, you may file an objection. The bankruptcy clerk's office must receive the objection by the deadline to object to exemptions in line 9.</p>	

In re:
Jason A Clough
Paige M Hemsley
Debtors

Case No. 23-23469-KRA
Chapter 7

CERTIFICATE OF NOTICE

District/off: 1088-2
Date Rcvd: Aug 22, 2023

User: admin
Form ID: 309A

Page 1 of 2
Total Noticed: 19

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Aug 24, 2023:

Recip ID	Recipient Name and Address
db/jdb	+ Jason A Clough, Paige M Hemsley, 4002 Madison Ave., Apt #11, Ogden, UT 84403-2843
12278687	+ Horizon Utah FCU/CUA, 225 South 200 West, Farmington, UT 84025-2420

TOTAL: 2

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
aty	Email/Text: jennelle@beutler-law.com	Aug 22 2023 23:16:00	Derek B. Beutler, Beutler Law, 1218 West South Jordan Parkway, Suite C, South Jordan, UT 84095
tr	+ EDI: QPGJONES	Aug 23 2023 03:12:00	Philip G. Jones tr, 1215 South Main Street, Orem, UT 84058-6849
12278675	Email/Text: Bankruptcy@absoluteresolutions.com	Aug 22 2023 23:16:00	Absolute Resolutions, 8000 Norman Center Dr, #350, Minneapolis, MN 55437
12278676	+ Email/Text: e-bankruptcy@americafirst.com	Aug 22 2023 23:17:00	AMERICA FIRST CREDIT UN, PO BOX 9199, Ogden, UT 84409-0199
12278680	+ Email/Text: jessicaohrlein@cpcrecover.com	Aug 22 2023 23:17:00	Central Portfolio Control, Inc, 10249 Yellow Circle, Unit 200, Hopkins, MN 55343-9111
12278681	+ EDI: CITICORP.COM	Aug 23 2023 03:12:00	Citicards CBNA, 5800 S Corporate Place, Mail Code 234, Sioux Falls, SD 57108-5027
12278682	+ Email/Text: electronicbkydocs@nelnet.net	Aug 22 2023 23:17:00	DEPT OF ED/NELNET, 121 SOUTH 13TH ST, Lincoln, NE 68508-1904
12278683	EDI: DISCOVER.COM	Aug 23 2023 03:12:00	Discover Bank, PO Box 15316, ATT:CMS/PROD DEVELOP, Wilmington, DE 19850
12278684	Email/Text: jmontoya@gwcu.org	Aug 22 2023 23:17:00	Goldenwest Credit Union, 147 26th Street, Ogden, UT 84401-3495
12278686	+ Email/Text: bankruptcy@gurstel.com	Aug 22 2023 23:17:00	Gurstel Law Firm PC, 6681 Country Club Drive, Minneapolis, MN 55427-4601
12278688	+ EDI: IRS.COM	Aug 23 2023 03:12:00	IRS, 178 S Rio Grande St, Salt Lake City, UT 84101-1501
12278689	+ Email/Text: clarson@macu.com	Aug 22 2023 23:17:00	Mountain America Credit Union, 7181 South Campus View Drive, West Jordan, UT 84084-4312
12278690	Email/Text: rcwilley.bankruptcy@rcwilley.com	Aug 22 2023 23:16:00	RC Willey Home Furnishings, 2301 South 300 West, Salt Lake City, UT 84115
12278691	+ EDI: RMSC.COM	Aug 23 2023 03:12:00	SYNCB/VENMO, 4125 WINDWARD PLAZA, Alpharetta, GA 30005-8738
12278692	+ Email/Text: ebn@recoupasset.com	Aug 22 2023 23:17:00	Timberline Financial, 369 East State Rd, Pleasant Grove, UT 84062-3616

District/off: 1088-2

User: admin

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Date Rcvd: Aug 22, 2023

Form ID: 309A

Total Noticed: 19

12278693 + Email/Text: bankruptcy@utbrs.com

Aug 22 2023 23:17:00

Utah Billing and Recovery, 3480 Washington Blvd, Ogden, UT 84401-4150

12278694 + EDI: UTAHTAXCOMM.COM

Aug 23 2023 03:12:00

Utah State Tax Commission, 210 N 1950 W, Salt Lake City, UT 84134-9000

TOTAL: 17

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Aug 24, 2023

Signature: /s/Gustava Winters**CM/ECF NOTICE OF ELECTRONIC FILING**

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on August 15, 2023 at the address(es) listed below:

Name	Email Address
Derek B. Beutler	on behalf of Joint Debtor Paige M Hemsley jennelle@beutler-law.com derek@beutler-law.com;lawbr98184@notify.bestcase.com
Derek B. Beutler	on behalf of Debtor Jason A Clough jennelle@beutler-law.com derek@beutler-law.com;lawbr98184@notify.bestcase.com
Philip G. Jones tr	trustee@theo7.com PJones2@ecf.axosfs.com
United States Trustee	USTPRegion19.SK.ECF@usdoj.gov

TOTAL: 4